



Given the current, evolving situation regarding COVID-19, Young & Associates, Inc. would like to provide you with practical information that might assist you during this challenging time.

#### [Strategic Planning During Uncertain Times](#)

This article is written by Martina S. Dowidchuk, Senior Consultant and Director of Management Services at Young & Associates, Inc. Martina manages a wide range of financial management and planning assignments for Young & Associates, Inc.'s clients. Her areas of expertise include bank expansion and financial forecasting, feasibility studies, asset liability management and risk modeling, stress testing, performance analyses, and stock valuations. She also assists clients in the regulatory application processes involving de novo bank charters, mergers and acquisitions, new branch openings, and other strategic initiatives. She can be reached at [mdowidchuk@younginc.com](mailto:mdowidchuk@younginc.com) and 330.422.3449.

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## Additional COVID-19 Articles

### [Dealing with Pandemic Disruption](#)

### [Loan Modifications: A Proactive Approach for Working with Borrowers Impacted by Coronavirus \(COVID-19\)](#)

### [Interagency Statement on Appraisals and Evaluations for Real Estate Related Financial Transactions Affected by the Coronavirus](#)

These articles are written by our consultants, who provide a level of expertise gathered over 41 years. In their consulting engagements, they closely monitor the regulatory environment and best practices in the industry, develop customized solutions to our clients' needs, and prepare detailed and timely reports to ease implementation moving forward. Many of our consultants and trainers have come to the company directly from positions in financial institutions or regulatory agencies where they worked to resolve many of the issues that our clients face daily.



## Young & Associates, Inc.

Young & Associates, Inc. has provided consulting services, training, and practical products for the banking industry for over 41 years. We strive to provide the most up-to-date solutions for our clients' needs, while still remaining true to our founding principles and goals - to make managing the bank easier, reduce the regulatory burden, improve the bank's bottom line, and increase shareholder value.

Capital Planning	Loan Portfolio Stress Testing
Liquidity Planning	Loan Review
Strategic Planning	Appraisal Review
Succession Planning	Regulatory Compliance
Interest Rate Risk Review	Virtual / Online Training
Information Technology	ACH Self-Assessment

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